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II) IN THE CLAIMS:

[1-29: Cancelled.]

30. (New) A method for making an online purchase over a networked computer system comprising the steps of:

- a. a user accessing a web site for logging into an online reward points trading system that allows accumulation of reward points from a plurality of individual reward accounts for application towards online payment of a product, each individual reward account associated with an individual reward issuing entity;
- b. the reward points trading system determining over the network the number of reward points a user has in each of a plurality of individual reward accounts;
- c. the user selecting via the web site a product to be purchased from a plurality of available products;
- d. the web site displaying to the user the number of reward points available for redemption in at least one of the plurality of individual reward accounts;
- e. the user interactively selecting via the web site points from selected individual reward accounts to be accumulated and applied to the purchase of the selected product;
- f. the reward points trading system accumulating the designated reward points from the selected individual reward accounts for application in a purchase transaction for the selected product; and

- g. the reward points trading system executing a purchase transaction for the selected product on behalf of the user by applying the accumulated points to the purchase price of the product.

31. (New) The method of claim 30 wherein the step of the user selecting via the web site a product to be purchased from a plurality of available products comprises the steps of:

- a. the reward points trading system generating an online catalog of a plurality of products available for purchase;
- b. the reward points trading system providing the online catalog for display to the user via the web site; and
- c. the user selecting a desired product from the online catalog displayed via the web site.

32. (New) The method of claim 31 wherein an available product is displayed in the online catalog along with the number of reward points required to purchase the product.

33. (New) The method of claim 31 wherein an available product is displayed in the online catalog along with the number of reward points that may applied to purchase the product.

34. (New) The method of claim 33 wherein the purchase price exceeds the number of reward points that may applied to purchase the product, and wherein the user provides additional payment to allow the reward points trading system to execute a purchase transaction for the selected product on behalf of the user.

35. (New) The method of claim 34 wherein the additional payment is made by the user with a credit card via the web site.

36. (New) The method of claim 30 wherein the step of the user selecting via the web site a product to be purchased from a plurality of available products comprises the steps of:

- a. the reward points trading system providing links to associated merchant web sites that display products available for purchase;
- b. the user linking the user computer to an associated merchant web site; and
- c. the user selecting a desired product from a merchant web site.

Q12 37. (New) The method of claim 30 further comprising the step of the reward points trading system causing the selected individual reward accounts to deduct the reward points designated by the user and accumulated by the reward points trading system for the purchase transaction for the selected product.

38. (New) The method of claim 37 wherein consideration is provided to the reward points trading system by a reward issuing entity in exchange for the deduction of reward points designated by the user from an associated reward account.

39. (New) An online networked purchasing system comprising:

- a. a user computer interconnected to a computer network;
- b. a plurality of individual reward computers interconnected to the computer network; each of the reward computers comprising a plurality of reward accounts associated with a plurality of users, each individual reward account associated with an individual reward issuing entity; and

c. a reward points trading computer interconnected to the computer network and adapted to:

- i. allow a user to log in via a web site;
- ii. determine over the network the number of reward points a user has in each of a plurality of individual reward accounts;
- iii. provide to a user computer a display of a plurality of products available for purchase and allow a user to select a product for purchase via the user computer;
- iv. provide to a user computer a display of the number of reward points available for redemption in each of the plurality of individual reward accounts;
- v. allow a user to interactively select, via the user computer, points from selected individual reward accounts to be accumulated and applied to the purchase of a selected product;
- vi. accumulate the designated reward points from each of the selected individual reward accounts for application in a purchase transaction for the selected product; and
- vii. execute a purchase transaction for the selected product on behalf of the user by applying the accumulated points to the purchase price of the product.

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40. (New) The system of claim 39 wherein the reward points trading computer is adapted to provide to a user computer a display of a plurality of products available

for purchase and allow a user to select a product for purchase via the user computer by:

- a. generating an online catalog of a plurality of products available for purchase;
- b. providing the online catalog for display to the user via the web site; and
- c. allowing the user to select a desired product from the online catalog displayed via the web site.

41. (New) The system of claim 40 wherein an available product is displayed in the online catalog along with the number of reward points required to purchase the product.



42. (New) The system of claim 40 wherein an available product is displayed in the online catalog along with the number of reward points that may applied to purchase the product.

43. (New) The system of claim 42 wherein the purchase price exceeds the number of reward points that may applied to purchase the product, and wherein the user provides additional payment to allow the reward points trading system to execute a purchase transaction for the selected product on behalf of the user.

44. (New) The system of claim 43 wherein the additional payment is made by the user with a credit card via the web site.

45. (New) The system of claim 39 wherein the reward points trading computer is adapted to provide to a user computer a display of a plurality of products available for purchase and allow a user to select a product for purchase via the user computer by:

- a. providing links to associated merchant web sites that display products available for purchase;
- b. allowing the user to link the user computer to an associated merchant web site; and
- c. allowing the user to select a desired product from a merchant web site.

46. (New) The system of claim 39 wherein the reward points trading computer is further adapted to cause the selected individual reward accounts to deduct the reward points designated by the user and accumulated by the reward points trading system for the purchase transaction for the selected product.

47. (New) The system of claim 46 wherein consideration is provided to the reward points trading system by a reward issuing entity in exchange for the deduction of reward points designated by the user from an associated reward account.

48. (New) A reward points trading computer comprising means to interconnect to a computer network for communication with a user computer and a plurality of individual reward computers, and adapted to:

- i. allow a user to log in via a web site;
- ii. determine over the network the number of reward points a user has in each of a plurality of individual reward accounts;
- iii. provide to a user computer a display of a plurality of products available for purchase and allow a user to select a product for purchase via the user computer;

- iv. provide to a user computer a display of the number of reward points available for redemption in each of the plurality of individual reward accounts;
- v. allow a user to interactively select, via the user computer, points from selected individual reward accounts to be accumulated and applied to the purchase of a selected product;
- vi. accumulate the designated reward points from each of the selected individual reward accounts for application in a purchase transaction for the selected product; and
- vii. execute a purchase transaction for the selected product on behalf of the user by applying the accumulated points to the purchase price of the product.

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49. (New) The reward points trading computer of claim 48 which provides to a user computer a display of a plurality of products available for purchase and allows a user to select a product for purchase via the user computer by:


- a. generating an online catalog of a plurality of products available for purchase;
- b. providing the online catalog for display to the user via the web site; and
- c. allowing the user to select a desired product from the online catalog displayed via the web site.

50. (New) The reward points trading computer of claim 49 wherein an available product is displayed in the online catalog along with the number of reward points required to purchase the product.

51. (New) The reward points trading computer of claim 50 wherein an available product is displayed in the online catalog along with the number of reward points that may applied to purchase the product.

52. (New) The reward points trading computer of claim 51 wherein the purchase price exceeds the number of reward points that may applied to purchase the product, and wherein the user provides additional payment to allow the reward points trading system to execute a purchase transaction for the selected product on behalf of the user.

53. (New) The reward points trading computer of claim 48 which provides to a user computer a display of a plurality of products available for purchase and allows a user to select a product for purchase via the user computer by:


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- a. providing links to associated merchant web sites that display products available for purchase;
 - b. allowing the user to link the user computer to an associated merchant web site; and
 - c. allowing the user to select a desired product from a merchant web site.

54. (New) The reward points trading computer of claim 48 which is further adapted to cause the selected individual reward accounts to deduct the reward points designated by the user and accumulated by the reward points trading system for the purchase transaction for the selected product.

55. (New) The reward points trading computer of claim 54 in which the reward points trading system is further adapted to receive consideration provided by a reward

issuing entity in exchange for the deduction of reward points designated by the user from an associated reward account.

56. (New) A method for accumulating reward points from a plurality of individual reward issuing entities into a common reward account over a networked computer system comprising the steps of:

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- a. a user accessing a web site for logging into an online reward points trading system that allows accumulation of reward points from a plurality of individual reward accounts, each individual reward account associated with an individual reward point issuing entity;
 - b. the reward points trading system determining over the network the number of reward points a user has in each of a plurality of individual reward accounts;
 - c. the web site displaying to the user the number of reward points available in each of the plurality of individual reward accounts;
 - d. the user interactively selecting via the web site points from selected individual reward accounts to be accumulated; and
 - e. the reward points trading system accumulating the designated reward points from each of the selected individual reward accounts into a single reward account.

57. (New) An online networked reward points trading system comprising:

- a. a user computer interconnected to a computer network;

b. a plurality of individual reward computers interconnected to the computer network; each of the reward computers comprising a plurality of reward accounts associated with a plurality of users; and

c. a reward points trading computer interconnected to the computer network and adapted to:

i. allow a user to log in via a web site;

ii. determine over the network the number of reward points a user has in each of a plurality of individual reward accounts;

iii. provide to a user computer a display of the number of reward points available in each of the plurality of individual reward accounts;

iv. allow a user to interactively select, via the user computer, points from selected individual reward accounts to be accumulated; and

v. accumulate the designated reward points from each of the selected individual reward accounts into a single reward account.

58. (New) A reward points trading computer comprising means to interconnect to a computer network for communication with a user computer and a plurality of individual reward computers, and adapted to:

i. allow a user to log in via a web site;

ii. determine over the network the number of reward points a user has in each of a plurality of individual reward accounts;

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- iii. provide to a user computer a display of the number of reward points available in each of the plurality of individual reward accounts;
 - iv. allow a user to interactively select, via the user computer, points from selected individual reward accounts to be accumulated; and
 - v. accumulate the designated reward points from each of the selected individual reward accounts.
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